Understanding FEMA's Hazard Mitigation Grant Program (HMGP)

Pender County Planning and Community
Development

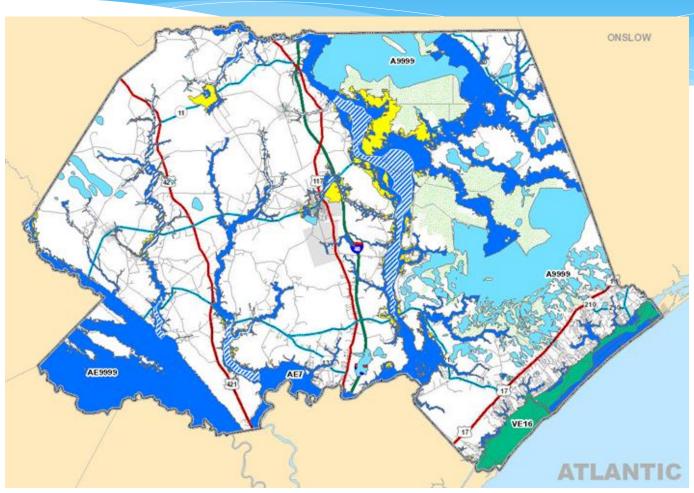


GOALS

- * Learn how to determine if a home is in the regulated 100-year floodplain
- * Understand who is eligible, if HMGP funding is made available and what the process is to apply for these funds



Determining Your Floodzone



Example of Flood Zones





Split Zones

* When a structure is split between a Special Flood Hazard Area and a non-regulatory flood zone full compliance must be achieved.

5

Example of Split Zones



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Eligibility

General Criteria for HMGP Eligibility (subject to change):

- * Homeowner
- * Primary Residence
- Home in 100 year Special Flood Hazard Area (SFHA)



HMGP

- * The purpose of HMGP is to help communities implement hazard mitigation measures following a Presidential Major Disaster Declaration in the areas of the state, tribe, or territory requested by the Governor or Tribal Executive.
- * The key purpose of this grant program is to enact mitigation measures that reduce the risk of loss of life and property from future disasters.

PENDER COUNTY NC

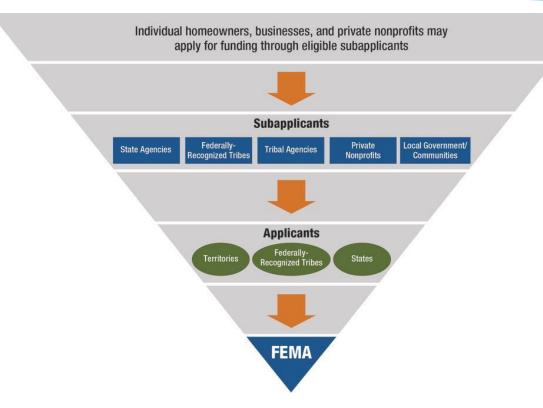
HMGP

Key Program Points

- * HMGP funding is limited; therefore, recipients and local government officials must make difficult decisions as to the most effective use of grant funds.
- * Not all projects may be selected.
- * Hurricane Matthew 3,000 structures submitted for funding with just under 800 properties qualifying for the program. This was based on availability of funding and eligibility criteria (27%).



Process and Timing





Process and Timing

- * Hurricane Matthew
- * October 11, 2016
- * Intake process for potential HMGP Application as well as other Housing Assistance Programs
- * March, 2017 Letter of Interest (LOI) sent to State of North Carolina for Grant Assistance
- * June, 2017 Notification of qualifying properties.
- July/August, 2018 Notification of Funding received.

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Criteria Used For Matthew HMGP

Hurricane Matthew

The NCEM expedited criteria are:

- * Homeowner was displaced in TSA (Transitional Sheltering Assistance) as of Feb 2017; and/or
- Homeowner is eligible for a FEMA Mobile Home Unit; and/or
- * Homeowner reported to local officials or NCEM during intake they were displaced with family/friends; and/or
- * Local government designated properties for expedited criteria based on local conditions and/or;
- Property was deemed substantially damaged by a local floodplain administrator and/or
- Property's FEMA-Verified structural loss is greater than 50% of the Building Value (an NCEM criteria to determine any additional severely damaged structures)

FEMA's cost effectiveness criteria are:

- * Property in 100 year floodplain that can be acquired and demolished for \$276,000 or less; or
- * Property in 100 year floodplain that can be elevated or reconstructed for \$175,000 or less; or
- * Properties outside of the 100 year floodplain can be found eligible if they are grouped with other properties with excess benefit.



Next Steps

- * Submit Property Site Inventory (PSI) Form back to Pender County with attachments
- * Attachments include:
 - * Photos of all four sides of structure
 - * Elevation Certificate (if available)
 - Proof of Flood Insurance (if available)
- * Once notification is received from the State of NC, Pender County will submit all PSI's and supporting information.

RESOURCES

FRIS (Flood Risk Insurance System)

* (http://fris.nc.gov/fris/)

Pender County GIS Website

* (http://gis.pendercountync.gov/maps/)

Pender County Planning & Community Development Offices

- * 805 S. Walker Street, Burgaw, NC
- * (910) 259-1202



Resources for Homes Outside of the 100 – year Floodplain

- * Disaster Assistance (FEMA) www.disasterassistance.gov
- * Red Cross, Housing Assistance 800 733-2767
- * Baptist Disaster Recovery at Riley's Creek 910 512-6718
- * Wilmington Area Rebuilding Ministry 910 399-7563
- * Small Business Association <u>www.sba.gov</u> 800-659-2955

Questions?

